ABSTRACT

A data network comprising a plurality of computing devices and an innovative data server. The computing devices facilitate access to the network by a plurality of participants. The data server, coupled to the data network and responsive to the plurality of computing devices, includes a memory device to store at least one financial account for each of the plurality of participants, and an innovative financial transaction manager incorporating the teachings of the present invention. The financial transaction manager is selectively invoked by participants to manage access to and manipulation of financial account assets to effect requested financial transactions with any network participant or non-participant.